

Scams

General information

We receive inquiries every day from people who have been defrauded for hundreds and sometimes thousands of dollars by Internet contacts they thought were their friends or loved ones. Internet scams are attempts by con artists to convince you to send them money. These fraudulent schemes can include lotteries, on-line dating services, inheritance notices, work permits/job offers, bank overpayments, or even make it appear that you are helping a friend in trouble.

Do NOT believe that you have won a lottery you never entered or inherited money from someone you've never met or heard of. Do NOT believe any offers (lottery, inheritance, etc.) that require a fee to be paid up front. Do NOT provide personal or financial information to businesses you don't know or haven't verified.

In many cases, scammers troll the Internet for victims, and spend weeks or months building a relationship. Once they have gained their victim's trust, the scammers create a false situation and ask for money. Scammers can be very clever and deceptive, creating sad and believable stories that will make you want to send them money.

Before you send funds, check to see if you recognize any of the following signs, and realize that you may be a potential victim of a scam:

- You only know your friend or fiancé online and may never have met in person. In some cases, the victim has even believed he or she has married the scammer by proxy.
- Photographs of the scammer show a very attractive person, and appear to have been taken at a professional modeling agency or photo studio. If they provide you with a copy of their passport or visa, you can always contact the U.S. embassy in the country where the passport or visa was issued to verify the validity of the document.
- The scammer's luck is incredibly bad - he/she is in a car crash, or arrested, or mugged, or beaten, or hospitalized. Close family members are dead or unable to assist. Sometimes, the scammer claims to have a young child overseas who is ill or hospitalized.
- You have sent money for visas or plane tickets but they can't seem to make it to their destinations, citing detention by immigration officials, or other reasons that prevent them from traveling.
- Beware of anyone who requests funds for a BTA, or Basic Travel Allowance, as a requirement to depart another country for the United States. There is no such thing as a BTA. In other cases, your Internet friend will claim to need a travel allowance, or travel money, to be able to travel to the United States. Again, there is no such requirement under U.S. law.
- The scammer claims to have been born and raised in the United States, but uses poor grammar and spelling indicative of a non-native English speaker.
- Although the scammer may claim to be in the United Kingdom, for example, he or she may ask that the money be sent to an account in another country. Alternatively, the scammer may state he or she is in a third country but request that funds be sent to the United Kingdom for example.

- The scammer may even claim to be contacting you from a U.S. Embassy, where your partner, business associate, or friend is being detained pending payment of some type of fee. U.S. embassies do NOT detain people.

Internet scammers are using social networking sites to find victims. The scammers obtain a person's login information, change his/her profile to make it appear as if the person is in trouble, then contact the person's friends via those websites asking them to send money to help. To avoid falling victim to such a scam, always be suspicious of anyone asking for money through the Internet, including via social networking sites, and always verify a supposed friend's circumstances by speaking to him or her directly. ALWAYS protect your online identity by securing your logins and passwords.

Adoption scams are becoming increasingly common. The perpetrators of child adoption fraud often claim to be indigent parents unable to care for a child or members of the clergy working at an orphanage seeking a good home for a child. Americans should be very cautious about sending money or traveling abroad to adopt a child from an orphanage they have only heard about through e-mails. A new twist in the conventional email adoption scam has appeared recently, and this one occurs after the victim discovers that he or she has been fooled by a scam. Once the victim suspects fraud and breaks off communications with the scammers, a new email message will arrive claiming to be from a police agency. These fictitious policemen will offer to recover the victim's lost money. The scammers will then ask for a "refundable" fee to open the investigation or court files.

All of these scams have one thing in common - they contain requests for money. Sometimes you are asked to pay money to obtain something of value for yourself (e.g. a prize, a romantic relationship, more money); or you are asked to pay money to help a friend in trouble. In every case, however, the ultimate indicator of a scam is that you are always asked to give money.

Con artists can be very creative and very determined. Be skeptical. Do not send anyone money unless you are certain that it is a legitimate request - even if you think you know the person well based on your Internet correspondence. You are unlikely to be able to recover money lost in such scams. For more information, please see the Department of State's brochure at http://travel.state.gov/pdf/international_financial_scams_brochure.pdf.

If you believe you are the victim of an Internet scam:

1. Do not send money. Unfortunately, any money that you might already have sent will probably not be recoverable.
2. End all communication with the scammer immediately, rather than attempt resolution directly. If you feel threatened, contact your local police at once. Do NOT attempt to personally recover the funds lost. Contact the appropriate authorities to resolve the matter
3. Report the matter immediately to The Internet Crime Complaint Center, a partnership among the Federal Bureau of Investigation (FBI), the National White Collar Crime Center (NW3C), and the Bureau of Justice Assistance (BIA), at www.ic3.gov.
4. If you believe that you are the victim of a crime in The Gambia, please contact your nearest Police station.
5. If the scam originated through a particular website, notify the administrators of that website.

Social Security



SSA Recipients:
Be aware of new
SSA Scams !

Be warned that "phishing" emails like the one below are circulating. **DO NOT click on the links.** "My Social Security" is indeed a recently released new service for future and current beneficiaries of Social Security benefits, but **the agency is not sending emails to generate enrollment, and this is not from SSA. Please spread the word to warn clients and networks.**

Below in the box is an example of a **fraudulent** website *claiming* to be "My Social Security". Please note the **false** URL address highlighted in yellow in the box below.

The "true" link is <http://www.ssa.gov/myaccount/>

From: Social Security [\[mailto:update-info@redir.biz.mail.fy3.b.yahoo.com\]](mailto:update-info@redir.biz.mail.fy3.b.yahoo.com)

Sent: Tuesday, February 05, 2013 6:39 AM

Subject: Update your Social Security Online

my Social Security— Sign In Or Create An Account

At each stage of your life, [my Social Security](#) is for you. Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

If You Receive Benefits, You Can:

Use a [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.

If You Do Not Receive Benefits, You Can:

Use a [my Social Security](#) online account to get your *Social Security Statement*, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you've paid.

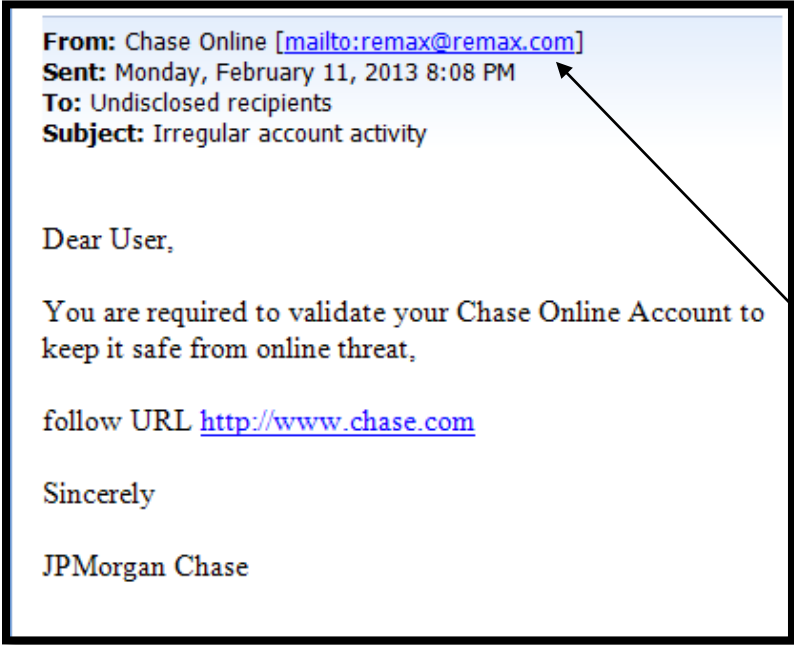
How Do I Create A [my Social Security](#) Online Account?

To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

To get started, select this button:

[Sign In or Create an Account](#)

Consular Banjul has received the following scam email in recent weeks. This is alarming as many American citizens receiving social security benefits in The Gambia have been encouraged to forgo the monthly check for a CHASE card



From: Chase Online [mailto:remax@remax.com]
Sent: Monday, February 11, 2013 8:08 PM
To: Undisclosed recipients
Subject: Irregular account activity

Dear User,

You are required to validate your Chase Online Account to keep it safe from online threat,

follow URL <http://www.chase.com>

Sincerely

JPMorgan Chase

The email on the left was sent to Consular Banjul on 11 February 2013. Please note the email claims to be from Chase Online but the address to respond to is false one.

In addition the web page link is **not** the web address for JFP Morgan Chase which should read

www.jpmorganchase.com/

Please go to the follow links for more information

http://travel.state.gov/visa/immigrants/types/types_1749.html (DV)

http://london.usembassy.gov/cons_new/acs/scs/internet_scams.html (SCAMS)